

ROLLOVER CHART

		ROLL TO							
		IRA	SEP-IRA	SIMPLE IRA	Roth IRA	457(b)	403(b)	Qualified Plan	Designated Roth Account
ROLL FROM	<u>IRA</u>	YES	YES	NO	YES, must include in income.	YES, must have separate accounts.	YES	YES	NO
	<u>SEP-IRA</u>	YES	YES	NO	YES, must include in income.	YES, must have separate accounts.	YES	YES	NO
	<u>SIMPLE IRA</u>	YES, after two years.	YES, after two years.	YES	YES, after two years. Must include in income.	YES, after two years. Must have separate accounts.	YES, after two years.	YES, after two years.	NO
	<u>Roth IRA</u>	NO	NO	NO	YES	NO	NO	NO	NO
	<u>457(b)</u>	YES	YES	NO	NO, not directly.	YES	YES	YES	NO
	<u>403(b)</u>	YES	YES	NO	NO, not directly.	YES, must have separate accounts.	YES	YES	NO
	<u>Qualified Plan</u>	YES	YES	NO	NO, not directly.	YES, must have separate accounts.	YES	YES	NO
	<u>Designated Roth Account</u>	NO	NO	NO	YES	NO	NO	NO	YES, if a direct trustee to trustee transfer.

For more information regarding retirement plans and rollovers, please visit www.irs.gov/ep.